THE CHAMPIONS NETWORK
Promoting equality in the Private Rented Sector

tai pawb

CRONFA GYMUNEDOL COMMUNITY FUND

Private Renting

A HANDBOOK FOR TENANTS

IMPORTANT INFORMATION

- **The information in this handbook is based on the in-person workshop session run by Tai Pawb.**

- **The workshop is delivered by a Facilitator. This is someone who is trained to run the session. This person is not a housing expert and they cannot give legal advice.**

- **If you need advice, the workshop will show you who to contact.**

- **The information in this workshop has been checked by housing experts and is correct at the time of delivery.**

- **Some information can be applied to all of Wales, but most of it is just for the area where it is delivered.**

To find out more or book a free session, contact Judith@taipawb.org.

These are the three main organisations to know about when privately renting.

SHELTER CYMRU

www.sheltercymru.org.uk/housing-advice/renting

www.sheltercymru.org.uk/get-help

08000 495 495

CITIZEN'S ADVICE

www.catorfaen.org.uk

01633 876121

RENT SMART WALES

www.rentsmart.gov.wales/en/contact

03000 133344

WHAT ARE LANDLORDS ALLOWED TO ASK FOR?

1

ID AND PROOF OF INCOME

Passport, driver's licence, bank statement, benefits statement.

2

REFERENCES

If you can't get one from a landlord, try your employer, support worker or tutor.

3

DEPOSIT PLUS ONE MONTH'S RENT

You will always need to have this money saved before you can rent.

4

GUARANTOR

If there is no-one you can ask, support is available - this workshop will show you how.

5

CREDIT HISTORY

It shouldn't cost to get a credit check.
Find out how to check your credit score for free on Money Saving Expert:
www.moneysavingexpert.com/loans/check-free-credit-report/

Fit For Human Habitation Checklist

Every rental in Wales should have the following things.

- [ ] Interlinked smoke alarms on each floor
- [ ] Carbon monoxide alarm in any room with gas appliance
- [ ] Hot running water
- [ ] Hygiene facilities - toilets etc.
- [ ] Heating in every room
- [ ] Gas safety certificate
- [ ] Electrical inspection report
- [ ] No damp or mould
- [ ] Ventilation
- [ ] Secure door that locks
- [ ] Natural light
- [ ] Space to store waste
- [ ] Space to store, prepare and cook food
- [ ] No unsafe structures, e.g. stairs
- [ ] Enough bedrooms
- [ ] Structurally sound
- [ ] Suitable for my needs
- [ ] Double glazing if in noisy area (ideally but not always possible)

Having these requirements in a property helps ensure the occupation contract is legal



The Viewing

QUESTIONS TO ASK

Can you tell me about your referencing process?

How do you keep in touch with your tenants?

How often do you carry out property inspections?

What is your policy for reporting problems?

What is the property's EPC rating?

What is your policy on rent increases?

How do you protect my deposit?



The Inventory

QUESTIONS TO ASK

Have I read the whole thing and made sure I understand?

Have I taken photos / videos?

Is anything missing from the Fit For Human Habitation checklist?

Are there any signs of damp or mould?

Does it cover every room, and the outside of the house?



The Contract

QUESTIONS TO ASK

- Have I read the whole contract and understood the main points?
- Have I been honest about everything, including my financial situation?
- Am I happy with the contract and the property?
- If I am not happy with something, have I told the landlord / agent and tried to come to an agreement?
- If I need a Reasonable Adjustment, have I told the landlord / letting agent about my needs?
- Do I know how to keep in touch with the landlord / agent?
- Am I clear on what is expected of me for example, with repairs and maintenance?
- If the property in an HMO, have I asked the landlord about guests visiting?
- Have I asked the landlord whether pets are allowed?
- Do I need to check anything with Citizen's Advice or Shelter Cymru before I sign?



Moving In
CHECKLIST

□ Read and keep a copy of the occupation contract / written statement.

□ Check that the deposit has been protected in an approved scheme.

□ Take dated photographs of every room, including any existing damage.

□ Check the inventory and report any inaccuracies.

□ Record gas, electricity and water meter readings.

□ Test smoke and carbon monoxide alarms.

□ Find out who to contact about repairs and emergencies.

□ Register with utility providers and the local authority for council tax.

□ Keep copies of all tenancy-related documents.



Damp and Mould

<u>One of the most common problems in private renting is damp / mould.</u>

Get advice from Citizen's Advice and Shelter Cymru if you think you have damp or mould.

You must take steps to prevent damp and mould from developing in your home.

As long as you have done this (you may need to provide proof), your landlord or agent will be responsible for removing and preventing damp and mould.

If you have mould or damp, take photos, keep receipts and store any letters or emails relating to it.

Always be polite and communicate effectively with your landlord or agent.

It is important to know the condition *when you move in,* so that you know if there was damp or mould *at the start of your tenancy.*

This information should be in your **inventory.**



Moving Out

CHECKLIST

□ Give the correct notice required under the occupation contract.

□ Remove all personal belongings.

□ Clean the property to a similar standard as when it was occupied.

□ Take final photographs of every room.

□ Record final meter readings

□ Return all keys.

□ Provide a forwarding address.

□ Request a check-out inspection if possible.

□ Keep copies of all correspondence.

What if I can't find somewhere?

Barrier	Action
I can't find anywhere I can afford.	Go to page 19 of this handbook. Contact Torfaen county borough council.
I've passed affordability but have been told I've failed the referencing checks.	Ask for feedback from landlords / agents and record reasons for refusals. If you still have problems, contact a Housing Support service on page 16 of this handbook.
I think I have been discriminated against.	If you can, make a report to Rent Smart Wales: www.rentsmart.gov.wales/en/contact Contact one of the services on page 18 of this handbook, if you need support.
I think I have experienced a hate crime.	Report to Gwent Police: www.gwent.police.uk/ro/report or Victim Support: www.victimsupport.org.uk/resources/gwent

SUPPORT WITH DEBT / BILLS / BUDGETING / COST OF LIVING

Torfaen County Borough Council

Torfaen council has a lot of support options, through third sector services and community groups.

Torfaen.org.uk
01495 762200

EYST

Provides Halal food parcels to ethnic minority families in need. **07514 474172**

Citizens Advice Torfaen

Citizens Advice provides advice for numerous issues. Contact by phone, online or drop into a centre.

catorfaen.org.uk
01633876121

Christians Against Poverty

CAP in Torfaen offers a free debt-help service, with solutions for any level of debt.

07933 348307

Gateway Credit Union

Local community bank that provides savings and loan facilities for the benefit of their members.

01495 832111

LEAP project Age Connects

Free energy advice and support to help households reduce energy bills and improve home efficiency.

01495 769264

Warm Wales

- ECO4(flex) scheme
- Affordable Warmth & Energy Efficiency
- Home Safety
- Priority Service Register
- Energy Advice
- Fuel Debt support
- Money Maximisation
- Water Support & Warm Homes Discount
- Basic Needs/ Crisis Support
- Wellbeing outcomes / social prescribing
- Awareness raising / Behaviour Change

0800 091 1786
www.warmwales.org.uk

Foodbanks

- Fareshare: Every Thursday in Bethlehem Chapel, Blaenavon
  driscotec@aol.com
  07855 942451
- Victory Grocery Store:
  Tues - Fri, 10am - 4pm at Victory Church, Cwmbran
  0300 102 4580
- CoStar Cwmbran:
  Their foodco-op offers affordable groceries.
  01633 869227
- Tasty not Wasty, Cwmbran: community fridge and pay as you feel cafe.
  www.tastynotwasty.co.uk
- Eastern Valley foodbank
  Provides 3 days' worth of nutritionally balanced food.
  easternvalley.foodbank.org.uk

SUPPORT WITH SOCIAL ISSUES / RELATIONSHIP PROBLEMS

Gwent Police

If you think a crime has happened, you can report it online **www.gwent.police.uk** There are specific pages for anti-social behaviour, sexual assault, domestic abuse and hate crime:



Holistic Hoarding

A trauma-informed service supporting people who experience hoarding behaviours. They help to maintain your tenancy with no forced clearances.
Your story - Your journey

https://holistic-hoarding.co.uk

holistic hoarding

Cyfannol Women's Aid

Confidential, discreet and tailored support for women and girls who have experienced any form of violence

03300 564456
www.cyfannol.org.uk

CYMORTH I FENYWOD CYFANNOL WOMEN'S AID

Connect Gwent

CONNECT GWENT
Yn gofalu am Caring for Ddioddefwyr a Thystion Victims & Witnesses

Support for victims of crime, including sexual violence and anti-social behaviour. Refer yourself or ask another person to refer you.

ConnectGwent@Gwent.Police.uk
0300 123 2133

Care for the family

Offers support to parents and couples.

www.**careforthefamily.org.uk**
02920 810800

SUPPORT WITH YOUR HEALTH, DISABILITY OR NEURODIVERSITY

Torfaen Access Forum (TAF)

This is a group that brings together carers, disabled individuals, council members and businesses to address issues related to disability and advocate for positive change

Taftorfaen@outlook.com

Disability Advice Project

Advocacy, advice and practical support for disabled people, their families and carers.
Includes mental health and neurodiversity.

www.dapwales.org.uk

N-Gage and GDAFS

Provides free, safe and confidential drug and alcohol services, from reducing the harm to maintaining abstinence.

0333 320 2751
GwentN-Gage@barod.cymru

Tidy Butt

Educating, empowering and supporting men to better understand their mental health and wellbeing

www.tidybutt.co.uk

United Response

Provides tailored care plans and support for individuals with learning disabilities, physical disabilities, autism and mental health conditions.
info.southwales@unitedresponse.org.uk

Melo

A self-help web site with a number of NHS-approved and evidence-based resources.

www.melo.cymru



NHS services

If you are worried about your health - physical or mental - always see your GP. You can also ask your doctor about neurodiversity and learning needs.

For other NHS services that can help, check the web site:

www.111.wales.nhs.uk

SUPPORT FOR DISREPAIR OR CONDITION OF HOME

Shelter Cymru

For legal advice about repairs, property condition and responsibilities when renting.

Check the website or ask to speak to an adviser.

08000 495 495

www.sheltercymru.org.uk

Upcycle Torfaen

Upcycle Torfaen is a large warehouse where you can purchase low-cost home items. They also provide training and accredited courses, as well as house clearances, house moves and refurbished bikes to open up work opportunities.

01633 226427

Torfaen county borough Council Housing Support

Torfaen Council can refer residents to a range of services and community groups. Services can include housing-related support services which provide help to maintain or find accommodation and prevent homelessness for ages 16+.

01495 762200

Care & Repair

Free and low-cost home improvements, repairs, and adaptations for older and disabled people in Torfaen.

careandrepair.org.uk

01495 745 936

Circulate

This Blaenavon-based project offers reduced cost furnishings

01495 793187

SUPPORT FOR DISCRIMINATION, HATE CRIME OR UNFAIR TREATMENT

Acorn the Union

A union especially for tenants. If you join as a member (reasonable rates), they can represent you and support you with any renting problems.

www.acorntheunion.org.uk/defence

Marks out of Tenancy

A web site for reviewing landlords and letting agents. Read and write reviews to help other tenants avoid poor treatment.

www.marksoutoftenancy.com

Umbrella Cymru

Gender and sexual diversity support specialists.

www.umbrellacymru.co.uk

Housing Justice Cymru

Grassroots responses to homelessness and housing need. Gain access to a volunteer who will help you sustain your tenancy.

www.housingjustice.org.uk/cymru

Victim Support

Highly specialised, confidential support for those affected by crime, including hate crime.

www.victimsupport.org.uk
0300 303 5638
GwentVCU@victimsupport.org.uk

IRU - Islamophobia Response Unit

Service for reporting Islamophobia and support for victims. You can report it in confidence.

info@theiru.org.uk
020 3904 6555
www.theiru.org.uk

EYST - Ethnic Minorities and Youth Support Team Wales

Culturally sensitive, direct support for black, asian or minority ethnic individuals or families.
They have a race and housing project where you can get help with all aspects of housing, as well as discrimination.

www.eyst.org.uk
02922 407601
info@eyst.org.uk

HOUSING SUPPORT AND HOMELESSNESS SERVICES IN TORFAEN

Crisis

Crisis is a homelessness charity open to support any individual who is at risk of homelessness.

www.crisis.org.uk/get-help/south-wales/

Torfaen County Borough Council Housing Support

Torfaen council offer support with different housing issues. These include help with finding or maintaining accommodation and preventing homelessness. Also housing support for young people between 16 and 24.

01495 762200

Llamau

Supporting young people, women and children at risk of or experiencing homelessness.

www.llamau.org.uk

Helpline: 08000 495495

The Wallich

The Wallich, based in Pontypool town, is a drop-in where people can go to receive support with housing, homelessness and benefits

Torfaen@thewallich.net

01495 366895

Giving Hope Torfaen

Giving hope torfaen is a charity available to anyone going through homelessness or at disadvantage, it also offers mental health support.

info@givinghopetorfaen.co.uk

07908155627

Stori

Delivering a wide range of housing support and projects.

www.storicymru.org.uk

01267 225555

Shelter Cymru

www.sheltercymru.org.uk

08000 495495

LOCAL LETTING AGENTS

Angelwoods

Residential lettings and property sales.

www.angelwoods.co.uk
01495 365244

One2One Estate Agents

one2oneestateagents.co.uk

01495 495699

Peter Alan

www.peteralan.co.uk

01495 484855

Sage & Co

sageandco.co.uk

01633 838888



Please complete our confidential and anonymous equality monitoring form to help us improve our services.

Tai Pawb will store this information safely according to GDPR guidelines.

Please also complete our confidential and anonymous feedback form. Thank you.